FINAL RESEARCH SYNOPSIS OF THE THESIS TO BE SUBMITTED FOR PHD (COMMERCE) DEGREE OF MANGALORE UNIVERSITY

"ONLINE SHOPPING - A STUDY OF CONSUMER BUYING BEHAVIOUR OF E-COMMERCE PORTALS IN INDIA"

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1. Introduction

Online shopping is a part of the modern lifestyle. Evolution in marketing is exhibiting in the form of online shopping in the current phase. It is not possible to imagine a business operation without the application of the internet. Consumer behaviour is a very imperative element in marketing. A marketer has to consider consumer behaviour while developing marketing strategies. Understanding consumer behaviour is more challenging in online shopping compared to traditional shopping. In traditional shopping, buyer and seller meet together as a part of marketing. However, in online shopping no direct interaction between buyer and seller results. Buyer takes purchasing decision based on the information shown in the web portal. Consumer behaviour tends to be changing fast. It is not easy to predict the changes in the behaviour of web visitor in online shopping.

Modern day consumer does not like to spend more time in brick and mortar stores (Bhatnagar et al. 2000; Alreck et al. 2002). Due to the uniqueness of online shopping like time saving, the consumers prefer it rather than traditional brick and mortar stores. It has shortened the process of shopping in few clicks. Today people can shop anything at any time at any place and get it at their doorstep with just a few clicks. Online shopping has affected consumer behaviour drastically. Nowadays, the internet is extended for completing our requirements and transactions with worldwide markets. Due to the increase in usage of the internet, it becomes a common way to deliver trade information, products, and services. Internet is not only used as a communication mode like e-mail, chat and to get information but it also enables the people to perform various tasks like learning, networking, shopping, gaming, financing etc.

Digital revolutions in India has created the most favourable environment for online shopping. The concept of shopping anything-anywhere-anytime by anyone has given a lift to the e-commerce industry in India. Online shopping is one of the most popular activities that plays a major part in today's business concern. Yet the reasons why consumers buy online and what drives them to do so are still unclear because it has enormous advantages for the customers as well as business houses. Through online shopping, business houses are able to reach out to more customers at less cost and they are able to reach out to customers living in remote areas. In fact, these act as stepping-stones to the global village concept. Moreover, the internet has been accepted as a significant and effective communication channel along with the traditional ones, such as Radio, Magazines, Newspapers and Television. Online shopping in India is

rapidly growing. Online retail or e-commerce is transforming the shopping experience of customers. The sector has seen extraordinary growth especially in the last five years in India. The adoption of technology is enabling the e-commerce sector to be more reachable and efficient. Devices like smartphones, tablets and technologies like 3G, 4G, Wi-Fi and high-speed broadband help to increase the number of online shoppers.

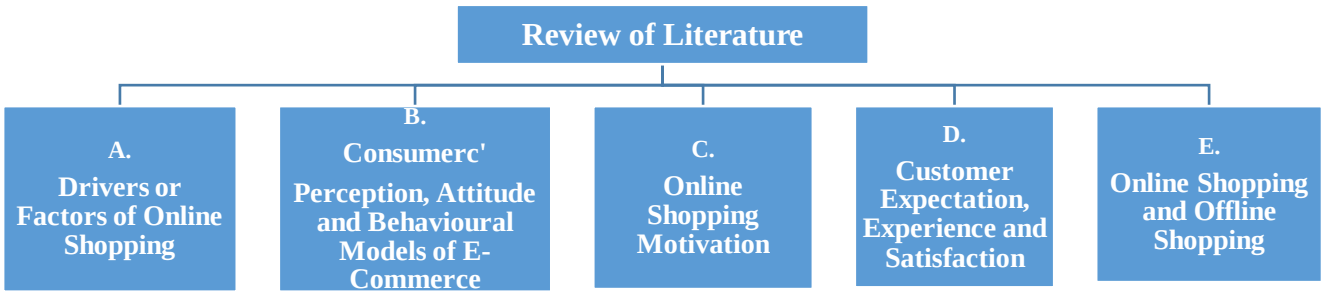
Consumer behaviour is the study of total participation of the consumer before, during and after the purchase of goods or services. Online shopping is a form of electronic commerce that allows consumers to purchase goods or services from a seller over the Internet. The various forms of online shopping include Business-to-Business (B2B), Business-to-Consumer (B2C) and Consumer-to-Consumer (C2C) models. The revolution-taking place in Information Technology changed the way of shopping in the form of online shopping. Easy access to electronic gadgets such as computers, mobile, tab and economic access to the internet in these gadgets moved people towards online shopping.

2. Review of Literature

During the period of the study, an extensive and continuous review of literature has been conducted to gain an in depth understanding of online shopping and its related areas. The review through various articles, reports and research study clarifies the dominant features considered by the consumers in making a decision related to online shopping rather than offline shopping and the effect of online shopping on conventional buying was reviewed. However, not to diversify from the research concept, care has been taken to review and present those studies, which revolve around the research topic.

A comprehensive review of literature was carried out under the five headings reflected in the following figure.

Figure No. 2.1: Review of Literature


Review of Literature
A. Drivers or Factors of Online Shopping
B. Consumerc' Perception, Attitude and Behavioural Models of E-Commerce
C. Online Shopping Motivation
D. Customer Expectation, Experience and Satisfaction
E. Online Shopping and Offline Shopping

Source: Designed by the researcher

A. Drivers or Factors of Online Shopping

Pringal Soni, et al. (2013) identified through the study that online marketing becomes important to open the lock of success for companies and the online presence of the organization has become unavoidable. With many technical revolutions like affordable internet 3G connection, Data Modems, smartphones with internet connectivity, the number of customers buying products through online has increased.

Sergio Roman (2010) noted that deception had a significant and direct effect on loyalty when the path from satisfaction to loyalty was not estimated. And the negative influence of perceived deception on satisfaction was stronger among individuals who had a more positive attitude towards the internet.

B. Perception, Attitude and Behavioural Models of E-Commerce

Gurleen (2012) viewed that Indian consumer prefer checking the product physically before purchasing it online, which creates a rational obstacle for online shopping.

Kothari and Maindargi (2016) noted that the online shopping helps customers to save money and time. Benefits of online shopping like detail product information, easy mode of payment, facility of comparison of price and completely hassle free shopping experience attracts the customers towards online shopping.

C. Online Shopping Motivation

Andrews and Currim (2004) found that compared to offline consumers, online consumers are less price-sensitive, prefer bulk purchasing, brand conscious and have stronger choice set effects.

Sharma, Sharma and Gupta (2017) noted that in online shopping, security is a major interruption factor in decision-making process. Further overloaded information, lack of transparency and complexity and lack of originality also disrupt the decision maker.

D. Customer Expectation, Experience and Satisfaction

Lepkowska-White (2004) found that compared to online buyers, online browsers are more concerned about the design and security of online stores, customer service, and product offerings (price, selection, and quality). They also perceive themselves as less skilled at using the Web, more price-conscious and less time pressured than online buyers.

P. Jayasubramanian (2015) found that variety, quick service and reduced price would influence the people to shop online.

E. Online shopping and Offline shopping

Kacen, Hess and Chiang (2013) found that product categories in the survey conducted of online stores are less acceptable than traditional stores. The study also noted that traditional stores provide an interesting social or family experience.

3. Research Gap

An extensive review of 72 research works has been undertaken under five categories. The review of literature reveals that although the study related to online shopping behavior has been carried out broadly in the past, none of the studies have been done in relation to consumer electronics and that too with specific relevance to Tier 1 and Tier 2 cities in the state of Karnataka. This research gap has been identified and the study under the title "Online Shopping - A Study of Consumer Buying Behaviour of E-Commerce Portals in India" is done to fill this research gap.

4. Statement of the Research Problem

Marketers, irrespective of the mode of delivering the products or services, need to study consumer behaviour continuously. The online consumers' behaviour is frequently changing backed by the advancements in the technology. The consumers will decide the success or failure story of any product or service in the market. Thus, analysing consumer behavior and taking marketing strategies accordingly is the prime task for all marketers. Information management and the digital revolution are the base for the technology-enabled online market. The revolutions resulting in the digital environment have changed the style of marketing. In online shopping, customers require just a few clicks to complete the purchasing process. Though online shopping is rising in the digital era, it has practical challenges like no scope for demonstration of product, lack of e-literacy, fails to meet the expectations of online shoppers and internet issues. These challenges have impact on the behaviour of the online consumers. The adoption of online shopping has influenced consumer behaviour in many ways. Consumer buying behaviour related problems like factors influencing the consumer behaviour, post purchase behaviour, threats associated with online shopping are required to be addressed frequently to redesign the marketing strategies. Consumer behaviour varies frequently which necessitates a continuous study on consumer behaviour. There are good

number of marketing studies on consumer behaviour with regard to traditional shopping. Compared to this, studies on online consumer behaviour are very limited. The current study is to know the online consumer buying behaviour in Tier 1 and Tier 2 cities of Karnataka.

5. Research Questions

The problems that the researcher attempts to study are reflected in the following questions.

RQ 1: What is the present socio-economic profile of the online shoppers in Karnataka state?

RQ 2: What is the online shopping buying behaviour of the respondents?

RQ 3: What are the factors that influence the online shopping?

RQ 4: What are the distinguishing features of online shopping compared to offline shopping?

RQ 5: What are the threats to online shopping?

6. Objectives of the Study

The study has following specific objectives.

1. To study the socio-economic profile of the online shoppers.
2. To study the online buying behaviour of the respondents.
3. To analyse the various factors influencing the online shopping.
4. To know the benefits of online shopping and offline shopping.
5. To study the major threats of online shopping and to suggest the suitable findings.

7. Hypotheses of the Study

A hypothesis is a statement to be tested based on the data analysis. The following hypotheses have been formulated for further investigation in this study.

H_1: There is an association between demographic variables and online buying behaviour.

H_2: There is a significant relationship between factors influencing online shopping and online buying behaviour.

H_3: There is a significant correlation between online buying behaviour and level of satisfaction regarding online shopping.

H_4: There is a significant correlation between online buying behaviour and post purchase behaviour.

H_5: There are differences in advantages between offline shopping and online shopping.

8. Scope of the Study

For the purpose of this study, consumer electronics like Mobile phones, laptops/Desktop computers, Cameras, Washing machines, refrigerators, Tele-Vision, and Microwave were considered. These are consumer electronics, which play a major part in the modern lifestyle of an individual or his family. Moreover, the study was made in 05 important cities of Karnataka, which come under the category of Tier 1 and Tier 2 cities in India. This study attempted to understand the factors influencing consumer buying behaviour of e-commerce portals in India by considering the factors like Convenience, Time saving, Price of the product, Quality of the product, Trust/Safety/Security, Website design, Delivery/Exchange and Return policy, Image/Status and Other Factors [personal privacy, Warranty and guarantee services, Variety of globally available products etc.]. Post-purchase behaviour of the online shoppers too was studied by questioning about the possibility of revisit, writing a review, spreading positive online experience, suggesting others to buy through online etc.

9. Research Methodology

The present research is empirical and analytical in nature. The thesis has been developed based on primary data. However, secondary data were also collected by referring to books, periodicals, journals, newspaper articles etc. The primary data has been collected through field surveys with the help of a pre-tested questionnaire for the online shoppers. The data has been collected by using a stratified random sampling technique.

Parameters considered for selection of the respondents

- Respondents should Earning Individuals of age group 20 years to 40 years.
- Respondents should be from Tier I [Bengaluru] and Tier II [Mangaluru, Mysore, Hubli-Dharawad, Belagavi] cities of Karnataka.
- Respondents should be computer literate.
- Respondents should possess mobile phone or laptop or desktop with internet access, bank account holder, residing in rural/semi-urban/urban area.
- Respondents should have online shopping experience and aware of online shopping threats.

Product categories considered for the study

Consumer electronics particularly mobile phones, laptops/desktop computers, cameras, washing machines, refrigerators, televisions and microwaves were considered in the study.

Sampling Design

The total Population has been considered as per populationstat.com (2019). And the digital buyers in India is 32.91 crores in 2020 as per Statista.com. Accordingly there are around 28.40 lakh digital buyers out of 122.17 lakh population in Bengaluru city, around 1.65 lakh digital buyers out of 7.12 lakh population in Mangaluru city, around 2.80 lakh digital buyers out of 12.04 lakh population in Mysuru city, around 2.59 lakh digital buyers out of 11.12 lakh population in Hubli-Dharwada city and around 1.67 lakh digital buyers out of 7.22 lakh population in Belgaum city.

The sample size for questionnaire was 900. The researcher has ascertained the number of samples by making use of Taro Yamane Formula,

$$n = \frac{N}{1 + Ne^2}$$

Where, n = sample size N = universe e = sampling error.

The sample size works out to around 400. Though the minimum required sample is 400, the data has been collected from 900 respondents to find more accuracy in the results. The questionnaire was pilot-tested on a sample of 50 respondents to ensure the validity of the survey instrument.

Sampling Design

Cities	**Category**	**Sample Size**
Bengaluru	Tier I	300
Mangaluru	Tier II	150
Mysore	Tier II	150
Hubli-Dharawad	Tier II	150
Belagavi	Tier II	150
Total Sample Size		900

Source: Designed by the researcher

Statistical Analysis:

Collected data were analysed by descriptive and inferential statistical methods. Descriptive methods such as frequency and percentage were calculated to summarise the categorical

data of the respondents. Mean, Standard Deviation and Median were calculated to summarise the data, which was measured by a rating scale. Inferential methods such as the Chi-square test was performed to find and to associate between the parameters of categorical nature. Fisher's exact test was performed instead of a chi-square test if in a table more than 20% of the cells have a theoretical frequency less than 5. Factors influencing online shopping were measured by considering various components of respective factors and respondents had to rate their responses on 5 point scale (5-Strongly Agree, 4-Agree, 3-Neutral, 2-Disagree and 1-Strongly Disagree). The reliability of this construct was measured by Cronbach's Alpha. To analyse the relation between various Factors and online Buying Behaviour, various factors and Behavioural Intention and various Factors and Post Purchase Behaviour, Karl Pearson's Coefficient correlation Analysis and Regression analysis have been used. Garrett's technique was adopted to analyse and interpret the data of rank order type.

To assess the advantages of online shopping and offline shopping eighteen components were taken. Respondents had to respond on a five-point rating scale (5-Strongly Agree, 4-Agree, 3-Neutral, 2-Disagree and 1-Strongly Disagree). Wilcoxon's signed-rank test was performed to find the difference between the online and offline perceptions of the respondents. Multiple regression analysis was performed to find the impact of various independent variables parameters on buying behaviour of the respondent. The structural Equation Model was carried out to test the conceptual model. Analysis was performed using SPSS 23 software. The level of significance in the present study was 5%.

10. Significance of the Study

Improved Living standards, increased usage of online sites, availability of wider product range, busy lifestyle and lack of time for shopping, increasing broadband internet and 3G/4G penetration etc. led to a hopeful online shopping environment in India. The users can just place an order and collect the product by online payment or cash on delivery.

In recent years, online shopping has been modernised to a high level and hence captivated many customers. Nowadays, it has become very famous in India due to its large availability of websites, attractive offers, freedom to choose whatever with no limits, multiple options like color, size, price, etc., easy and secure payment methods like PayPal, cash-on-delivery etc. India has grow at a fast pace with increment in the e-commerce industry in the last few years but still is far behind the US and UK. Many exciting offers like discount, coupons,

exchange offers, payment on delivery, return guarantee etc. attract customers towards online marketing.

People particularly the youth are computer literates. In the fast-changing modern era, it is necessary to adjust oneself to the changing environment. In marketing, to overcome the limitations of retail shopping, customers prefer online shopping. Online shopping provides many opportunities to the customers. While introducing online shopping a few decades back it showed a new dimension in the market. Later due to its practical application, a huge number of internet users accepted online shopping. Now a days we can find people having awareness in online shopping and using the same for their marketing activities.

According to the study done by the Retailers Association of India (RAI) - Consumer buying behavior in India is passing through ongoing changes, here the factors such as technology, education, income and media play a leading role in shaping consumer buying behavior. The preference towards online shopping is because it provides the customer the option to shop anything from any place that makes it convenient. More than that online shoppers' behaviour vary from one city to another and from time to time. Thus, it is significant to study the consumer buying behaviour in connection with the online shopping.

With these observations, the researcher felt the importance of research on consumer behavior pertaining to online shopping in Tier 1 and Tier 2 cities of Karnataka. Further, the researcher also felt the importance of comparing the consumer behaviour with respect to online shopping and offline shopping. Due to the significant increase in the number of shopping centers, malls which results in providing ample opportunities to the people to do their shopping. The different factors influencing consumer behavior shall be ascertained that are involved in the decision making process. Therefore, the researcher is of the opinion that the current study shall be beneficial for both online retailers and online consumers. The current study empowers the online retailers to understand and redefine marketing strategies to survive in the market, to understand the demand for consumer electronics in virtual market and to improve the quality of service in online shopping. To consumers, this study attempts to create awareness about the advantages and disadvantages of online shopping and offline shopping, threats of online shopping, factors to be considered while making online buying decisions.

11. Limitations of the Study

The research is limited by the following limitations.

1. Since the study is restricted to Tier 1 and Tier 2 cities in Karnataka, the results of the study may not be pertinent to other cities in India.
2. In addition, selected product category is consumer electronics. The behaviour of the online shoppers may vary in connection to other categories of the products.
3. A major constraint in the course of the study was the lack of access to data and information from the respective e-commerce portals. E-commerce portals have not been taken in this study due to the unforeseen circumstances resulted because of the Covid-19.

12. Structure of the Thesis

Chapter I: Introduction

The introduction chapter explains the historical background, the theoretical framework, online shopping factors, different payment options in online shopping, e-commerce portals, research problem, research questions, objectives of the Study, hypotheses of the study, research methodology, scope of the study, significance of the Study and limitation of the study.

Chapter II: Literature Review

The literature review chapter reflects the detailed review of literature under five headings such as a) drivers or factors of online shopping, b) perception, attitude and behavioural models on e-commerce, c)online shopping motivation, d) customer expectation, experience and satisfaction, and e) online shopping and offline shopping. The chapter will also explain the research gap and the necessity of the current study.

Chapter III: Socio-Economic Profile of the Respondents

This chapter will focus on the social-economic information about the respondents. Demographic factors that influence online shopping behaviour has been discussed in this chapter. In addition to this, chapter also answers the questions related to motivation to the online shopping, consumer electronics, purpose of buying online and payment modes.

Chapter IV: Online Buying Behaviour of the Consumers

This chapter will focus on online buying behaviour of the consumers under the heading: experience of online shopping, frequency of online shopping and average annual spending for online shopping. Chapter also explains the factors influencing online shopping and the

relationship between various factors and online buying behaviour. This chapter also makes analyses related to level of satisfaction regarding online shopping and Post Purchase Behaviour of the respondents.

Chapter V: Online and Offline Buying Models

This chapter makes comparison between online shopping and offline shopping. Moreover, discussions related to the research objectives are made in this chapter. This chapter explains how differently consumers behave in online shopping and offline shopping, thus it will give the picture of a comparative study of online and offline shopping. Analysis of online threats and Model developed using SEM also covered in this chapter.

Chapter VI: Findings, Suggestions and Conclusion

This chapter will try to answer the purpose and the research question of this thesis. It will explain the findings of the study and will continue with the suggestions focusing on the recommendations concerning the future. The general conclusion focuses on how well the study has managed to fulfill the research objectives.

13. Major Findings

Summary of Hypothesis Testing

Hypotheses	Result and decision	Inferences
H_1: There is an association between demographic variables and online buying behaviour.	$p<0.01$ Hypothesis H_1 is accepted.	The demographic variables show association with online buying behaviour. Hence, The result indicates that there is significant association between demographic variables and online buying behaviour.
H_2: There is a significant relationship between Factors influencing online shopping and Online Buying Behaviour	$r=0.74$, $p=0.000<0.01$. Hypothesis H_2 is accepted.	There is a significant correlation between online buying behaviour and factors influencing online shopping. Factors such as convenience, time saving, price of the product, quality of the product, trust/ safety/security, delivery/ exchange and return policy, personal privacy are having influence on online buying behaviour.

H_3: there is a significant correlation between Online Buying Behaviour and Level of Satisfaction regarding Online Shopping.	r=0.75, p=0.000<0.01. Hypothesis H_3 is accepted.	There is a strong positive correlation between Online Buying Behaviour and Level of Satisfaction.
H_4: there is a significant correlation between Online Buying Behaviour and Post Purchase Behaviour.	r=0.777, p=0.000<0.01. Hypothesis H_4 is accepted.	There is a strong positive correlation between Online Buying Behaviour and Post Purchase Behaviour.
H_5: There are differences in advantages between offline shopping and online shopping.	Out of eighteen components regarding advantages, thirteen components favor online shopping and only five components favor offline shopping. Hypothesis H_5 is accepted.	Online shopping has notable advantages over offline shopping in the forms of Easy shopping, time saving, any time shopping, broad selection, comprehensive description/information about the products/services, reasonable price, offers and discounted prices, no monetary costs (like traveling, parking fee) and ease of product return and money refund.

1. The socio-economic profile of online shoppers

- Nearly 70 percent of the online shoppers are of the age group of 20-30 years who are computer literate and with technology friendly attitude. The study also revealed that there is no much gender discrimination in online shopping. Both male and female actively involved in online shopping. More than 50 percent of the respondents with 4 to 5 members in the family involve in online shopping. Study also exhibits that people with higher qualification i.e. Postgraduates are involving in online shopping. These facts indicate that majority of the online shoppers are younger people who are more tech-savvy, highly knowledgeable and intellectual.

2. Online buying behaviour

- In this study, online buying behaviour of the online shoppers was determined by considering the experience of online shopping, frequency of online shopping and average annual spending for online shopping. Accordingly it is found that majority of the respondents had a moderate level of online buying behaviour. Majority of the

respondents make online shopping occasionally (festival time, big sale time). While analyzing the association of demographic parameters with the frequency of online shopping it is found that Male (gender) has been observed shopping more frequently. Married individuals, family having 4 to 5 members, individuals with professional qualifications, self-employed people and individuals with a monthly income of Rs.100000 and above make online shopping more often. Family members and friends are the main parties who influence in conducting online shopping. Online shopper himself plays the main role in online buying decision. It is also found that majority of the rural respondents are spending less than Rs.25000 p.a for online shopping.

- Mobile is the leading consumer electronics product purchased through online shopping. Further majority of the online shoppers have the practice of visiting the stores sometimes before buying online. Most of the online shoppers prefer Cash on Delivery as the mode of payment. Debit card and net banking are the next best modes of payment in online shopping.

3. Factors influencing the online shopping

- The results of the study have shown that there are five important factors, which influence the consumers towards online shopping. They are convenience of shopping, time saving, price of the product, quality of the product and trust-safety-security.
- More than 90 percent of the respondents agree that online shopping is easy to get the desired products/services. Further the online shopping is possible at any time (24*7), no need to visit the shop for online purchasing. Hence, online shopping is highly convenient. The study revealed that online shopping is helpful for old and disabled people, shoppers shop online as they can take as much time as they want to decide and even online shopping saves time.
- Price is the main factor that motivates the shoppers to prefer online shopping. More than 70 percent of the respondents agreed that online shopping offers product comparatively at a cheaper price. In addition, price reduction during special occasions attracts the shoppers towards online shopping. Online shoppers prefer money-back guarantee from the e-commerce portals as they opined that they would not purchase online when there is no money-back guarantee.

- Familiarity with the website motivates purchase through online, website that gives quality information preferred by the web-user and the website design helps the online shoppers in searching for the products easily. The study also revealed that online shoppers expect timely delivery of the products and product delivered should be the same as what was ordered. Majority of the respondents also viewed that online shopping indicates a modern lifestyle, online shopping enables personal privacy, warranty and guarantee services are available in online shopping.
- The respondents opined that in online shopping, there is no need to deal with salespeople, the online shopping enables one to find a variety of globally available products, customers' review helps to make purchase decision, no embarrassment if the purchase is not made after visiting the website. They also viewed that they could find products that are not available in the stores in e-commerce portals.
- It was found that majority of the respondents satisfied with online shopping, revisit the same website for next purchase, speak positively about the product, suggest others to buy the product through the website, write a review on the website and continue online shopping. In addition, it is viewed that online shopping has a bright future.

4. The benefits of online shopping and offline shopping.

- The study found that online shopping is easy, time-saving, saves fuel, shopping at any time is possible, broad selection is available, reasonable price and description/information about the products/services are available. Online shopping gives more offers and discounts. Respondents also opined that there is privacy in online shopping. Ease of product return and money refund attracts towards online shopping. There is no monetary costs like traveling, parking fee in online shopping. Hence, it is found that people prefer online shopping due to the convenience of shopping, time saving, price of the product, quality of the product and trust-safety-security.
- Nearly 50 percent of the respondents agree that online shopping is risky and the offline shopping is a secure one. Offline shopping attracts the customers due to secured payment system, instant/quick clarification and availability of quality products. And delay in delivery of products and services in online shopping make the customers opt traditional shopping.

5. The major threats of online shopping.

- This study revealed that security breach is a major problem for purchasing through the internet. More than 50 percent of the online shoppers hesitate to give debit/ credit card number. Online shoppers also viewed that there is a possibility of sharing personal information entered in website to the third party. Shopping online is risky because of lack of strict cyber laws to punish frauds and hackers.
- Majority of the respondents agree that offline shopping is 'secured shopping' compared to the online shopping and there are 'quality products' available in offline shopping compared to the online shopping. Moreover there is 'secured payment' in offline shopping compared to the online shopping.

14. Major Suggestions

Based on the current study titled "Online Shopping: A Study of Consumer Buying Behaviour of E-Commerce Portals in India", the following suggestions are given. This will help the e-commerce portals to define and to redefine their marketing strategies.

- The e-commerce portals should focus on improving its website by designing consumer friendly website. The details available in website should be easily understandable and the web pages should allow the online shoppers to complete the shopping easily. The webpage of the e-commerce portals should be made readable, i.e. the size of font should not be kept very small or very large. Ideally, the customer is interested to read words that appeal to him; hence, care has taken to see that proper font size is used while designing the web page. Further, there should be clarity in sentences and these sentences should be kept simple without any ambiguity.
- The study revealed that online customers are more concerned about the privacy of data, security and safety of their personal information. Hence, e-commerce portals are required to take sufficient care to protect the personal data of the online shoppers.
- People are averse to online shopping because there is difficulty in returning the default or substandard products. Hence, the companies should arrange so that try and buy facility is available at the customer's doorstep and the customer can return the default or substandard products. The psychology of traditional Indian customers is before purchasing the products they physically check, feel and touch the products and purchase. The modern consumers also prefer that physically checking the product and

purchasing. In addition, the e-commerce companies must provide online video demonstrations to convince online buyers.

- The buyback policy of the e-commerce portals can encourage more and more online buyers for their products. This strategy is more viable and sustainable in the digital era.
- Majority of the customers felt that there is no exchange provision in online shopping. The e-commerce companies have to make exchange provisions for finding favourable online buying behaviour of the customers.
- The e-commerce portals should provide the customers' option of browsing in regional languages in addition to English language i.e. there should be multilingual browser facility to attract more customers. In a country like India, there are many regional languages. Hence, to have only English as the language for communication is not correct. Hence, it is suggested that people should be able to browse in regional languages like Hindi, Marathi, Gujarati, Kannada, Telugu, Tamil, Malayalam, Bengali, Urdu etc. and accordingly such option should be given to people to widen the area of virtual shopping.
- The e-commerce portals should display prominent guarantees. The virtual store should provide security badges from reputed brands such as Google, Paypal, Norton, etc. indicating that transactions made at the website of virtual store are private and secure. As there is no personal interaction, feeling of insecurity arise in the mind of online shoppers, hence this kind of gesture on the part of e-commerce portals will help in building trust and confidence among the online buyers.
- To prove customer satisfaction with products and services given by e-commerce portals, the history of satisfied customers, industry awards have to be displayed on the website. And that should be made easily accessible to the web visitors. The feedbacks of the satisfied customers have to be recorded and uploaded to the website. Further, newspaper/magazine articles explaining the virtual store image should also be uploaded on the website that can help in promoting the virtual stores.
- E-Commerce portals have to sell branded products, the company should register under authorized government authorities, and the e-commerce portals should practice compliance with the Companies Act and other regulators.
- The e-commerce portals should make proper and effective use of pop up offers while the customers are browsing the webpages of the store to create interest in the products

or services. The virtual stores should design software in such a way that, while a person is browsing for products, similar type of products with additional features, specifications should be displayed simultaneously in one corner window of the present display to arouse customers' desire and interest.

- The e-commerce portals should provide incentives and discount offers linked with customers socialising their shopping experience on social media sites. Additional discount or gift vouchers should be given to customer who has shopped for any products or services at the virtual stores and shared his shopping experience with, for instance, five or more persons on Facebook, twitter, etc. Such referral awards will help in drawing more people to the virtual store.
- The e-commerce portals should make use of High Definition (HD) images for displaying the photos of the products or services being offered. For virtual store, the image of product is a showroom and hence the quality of photo is very important. Further, the store should ensure that wherever possible the customer should be able to have a 360 degree view of the product along with 3 D image particularly.
- The e-commerce portals should develop a virtual assistant who shall help the customer through the medium of live chat in navigating through the web pages of the store as well as help him in browsing for specific product or services, etc. Further, the language used for live chat should be in concurrence to the language selected for browsing.
- The e-commerce portals should improve on reducing the delivery time of products and services ordered by setting up logistics depots in two and three tier cities as well. The delay in time of delivery is one of the major drawbacks of virtual store, hence effort needs to be made to develop better logistic network and enhance the quality of service. With more number of logistics depots in tier 1 and tier 2 cities, the supply distance shall be get reduced thereby reducing the delivery time.
- The e-commerce portals should offer free shipping to all those customers who are regular and frequent shoppers. Additional handling and shipping charges should be waived off in case of registered customers who have done frequent shopping.
- The e-commerce portals should track activities of persons browsing the website of the store and follow up with them regularly on social sites or on their mails about the products browsed as well as new offers and products launched etc. Software should be developed to prepare database of customers who have just browsed products and have

deferred their purchases for a later day, so that reminders can be sent to them along with regular product and price updates to tap their interest.

- The e-commerce portals should also concentrate on providing better after sales service for products shopped from their virtual store. In view of the same, regular periodic service camps should be organized in various metro, two and three tier cities across the country. The virtual store should have tie up with the manufacturers and service providers to set up such service camps.
- For a product category like consumer electronics, the augmented level of the product is a key consumer decision-making factor. Augmented product level includes the product warranty, after sales service, finance options that is easy EMI options etc. The online portals should concentrate on factors like after sales service to assure the consumer that their post purchase needs are also taken care of through prompt after sales service.
- About consumer electronics, the e-commerce portals may go in for exclusive tie-ups with service centres or partners, frequently in the case of upcoming brands or mid-size brands in different regions to strengthen their after-sales service network. This is in addition to the after-sales service provided by the respective seller.
- E-Commerce portals shall come up with stringent norms for seller registrations on their portal to ensure that only genuine sellers are allowed to sell on their platforms.
- E-Commerce portals shall develop their ranking mechanisms for different brands through effective use of analytics. The rankings may be based on parameters like the brand sales on the portal, the complaints/grievances received for the particular brand and the efficiency of the after-sales service of the brand by collecting feedback on the after-sales service from the customer who purchased the branded products from the portal.
- E-commerce portals have to communicate updates related to the products or services through email, mobile SMS, WhatsApp, Facebook or any other social media platforms to the current and prospective consumers.
- The online portals should establish OPR (Online Dispute Redressal mechanism) facilities. It will help in mitigating the litigation risk and provide insight into consumer problems.

15. Directions for Future Research

In spite of good number of studies in the area of consumer behaviour, there arise the need of continuous study as the consumer behaviour varies from time to time. Changes resulting in technological environments and its application in commerce leads to innovative ways of doing business. E-commerce, Online shopping, consumer behaviour, IOT etc. are the highly attractive areas in research. The major directions for future research in this field are discussed below.

1. Challenges and Issues of Digital Health Card: The whole idea behind the concept of a Digital Health Card is to create a unique health ID for every individual and maintain a digital repository that helps in facilitating smooth health care operations. However, there are issues and challenges that need to be addressed. These challenges may be related to data privacy, creation of necessary infrastructure or managing each component of the health care value chain. Future research can concentrate on the technology related aspects especially in the data privacy and security domain that can aid in the policy making.
2. E-Commerce Portals and Applications- Benefits and Challenges: E-Commerce portals in India have come a far way since their inception. The term has widened and is not merely restricted to online shopping or online buying and selling. However, a researcher can look forward to overcoming the challenges being faced by the E-commerce sector. The directions for future research in this area may include the feasibility and viability of the existing business models, relationship management with the different retailers on the platform, a major online-minor offline model so as to take care of the product/service sold at the augmented level etc.
3. E-tailing strategies in India: E-tailing has picked up significantly in India due to the wide penetration of smartphones and internet connectivity. Given this opportunity, the competition has also intensified, making the companies to think out of the box and evolve new strategies to reach the consumer and win over the competition. The specific areas of future research may include B2B E-tailing – Developing specific models and identifying opportunities for growth, research in the area of managing supply chains and reverse logistics.
4. Applications and Opportunities in 5G Services: 5G technology aims to provide seamless coverage and high speed data services and highly reliable communication systems. 5G technology also opens up a wide array of opportunities for the marketers. The direction for future research in this area may include technology driven and

dominated marketing, the effect of Virtual Reality (VR) and Augmented Reality (AR) and its effect on sectors such as healthcare, education etc. The effect of IOT and Smart solutions on the processes and marketing strategies of the firms are also an area that could be researched upon.

5. Central Bank Digital Currency Initiatives and E-Commerce Initiatives: Central bank digital currencies are digital tokens, similar to cryptocurrency, issued by the central bank of a nation. Since these currencies have the backing of the central bank, they are considered legal tender (in case they are implemented). The future areas for research in this direction may include role of commercial banks in the changing landscape of physical currency to digital currencies issued by the Central Bank, the framework and mechanism for such digital currencies, the impact of such digital currencies on the monetary policy of a central bank etc.
6. The present study on online shopping is concerned with the consumer electronics. Beside this, product categories like Fast Moving Consumer Goods, food delivery applications, and transport services can also be considered in future studies.

16. Conclusion

The importance of online shopping has risen due to advancements in technology and the quick adopting and adapting nature of individuals. This study reveals that factors i.e convenience, time saving, price of the product, quality of the product, trust/safety/security, website design, delivery/exchange and return policy, image/status, personal privacy and variety of globally available products have significant impact over the online buying behaviour. Factors like convenience, time saving, price of the product, quality of the product, trust/safety/security, website design, delivery/exchange and return policy, image/status, personal privacy and variety of globally available products have significant role in post purchase behaviour of a consumer. The demographic parameters such as location, gender, age group, family size, and monthly income have connotation with post purchase behaviour. Online shopping was easy, online shopping is timesaving, online shopping saves fuel, shopping at any time is possible online, broad selection is available, description/information about the products/services is available and products are available at reasonable price in online shopping are the important factors that attracts the consumers towards online shopping. And advantages like online shopping gives offers/ discounted prices, no monetary costs (like traveling, parking fee) and ease of product return and money refund also promote

e-commerce portals. However, the e-commerce portals should concentrate their efforts on protection of consumer privacy and enhanced digital security. These could be in terms of safeguarding personal data of the online shoppers, control over unsolicited calls and messages to online buyers. Consumer's data privacy is a major challenge facing the online shopping portals. Appropriate steps should be taken to ensure protection of consumers' data privacy. The study also revealed that shoppers prefer offline shopping due to the feel secure factor related to personal data, payment mode, quality of products. And instant/quick clarification is possible in offline shopping. While studying the reasons for the preference of online shopping rather traditional shopping it was found that convenience of shopping, time-saving, price of the product, quality of the product, trust-safety-security, the delivery-exchange-return policy, the website design, variety of the product and image/ social status attracts the consumers towards online shopping. In digital era people prefer online shopping along with the offline shopping. Thus, the study of buying behaviour of the online shoppers has never-ending relevance. As consumer buying behaviour varies frequently based on different factors, marketer has to observe this very intensely. Application of technology in commerce brought wide scope for innovative way of doing business. The survival of the business in market depends upon the acceptance of change and adjusting the marketing strategies accordingly. Hence, to redefining the plans, policies, procedures, strategies pertaining to marketing function is the key to business success.

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